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## 1. 35 USC 112.

Applicant has amended the claims herein based upon the Examiner's indication of allowable subject matter. In doing so, Applicant has addressed the issue raised by the Examiner in connection with Claim 13. New Claim 22, which incorporates the limitations of Claim 13, recites "a credit score explanation service..." There can be no doubt that Applicant has drawn these claims to an apparatus. Accordingly, the rejections of 35 USC 112 are deemed overcome.

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## 2. Allowable Subject Matter.

The Examiner indicates that Claims 10 and 22 would be allowable if were written in independent form including all of the limitations of the base claim and any intervening claims. Accordingly, Applicant has cancelled Claims 1 and 9 and included the limitations thereof in Claim 10. As such, Claim 10 now is written in independent form including all the limitations of the base claim and any other intervening claims. Likewise Applicant has cancelled Claim 13 and included the limitations of Claim 13 into Claim 22. Accordingly, Claim 22 is now rewritten in Independent form including all the limitations of the base claim and any intervening claims. Applicant has also corrected the dependency of the various dependent claims so that the dependency is now drawn to either Claim 10 or Claim 22 as appropriate.

Further, Applicant has cancelled Claims 25 and 26. Accordingly, the Applicant now contains only subject matter indicated by the Examiner as being allowable and the Application is now therefore, in allowable condition.

## 3. 35 USC 103

Applicant does not address the issues raised by the Examiner under 35 USC 103 in this response and merely amends the claims for purposes of convenience and expedience.

Applicant makes no admission, tacit or otherwise, that the statements made by the Examiner in connection with 35 USC 103 in the art relied upon by the Examiner to support that rejection has any merit whatsoever. Applicant affirmably reserves the right to introduce claims of a scope commensurate with that of the claims cancelled herein in  
5 a later proceeding.

Should the Examiner deem it helpful, he is encouraged to contact Applicant's Attorney Michael A. Glenn at (650) 474-8400.

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Respectfully Submitted,



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